

**UCPB LEASING AND FINANCE CORPORATION
2023 CORPORATE OPERATING BUDGET**

(In Millions)
ASSETS
Cash and Due from Banks
Current/Performing Loans - Net
Non-performing Loans - Net
Net Loan Portfolio
Allowance for impairment losses
Bank Premises, Furniture, Fixtures and Equipment (net)
Investment Property/ROPA/NCAHFS (net)
Other Assets (net)
Total Assets
LIABILITIES AND STOCKHOLDERS EQUITY
Liabilities
Borrowings
Other Liabilities
Total Liabilities
Stockholders' Equity
TOTAL LIABILITIES AND STOCKHOLDERS EQUITY
Gross Bookings
Past Due Loans - Net
Past Due Ratio
NPL Net Ratio

(In Millions)
Interest Income
Regular Loans
Deposits in Banks/Others
Total Interest Income
Cost of Fund
Borrowings
Net Interest Income
Other Income
Operating Expenses
Salaries and Other Personal Expenses
Other Administrative Expenses
Total Operating Expenses
Net Income Before Prov. of Impairment Losses
Provision for Impairment Losses
Net Income Before Tax
Provision for Income Tax
NET INCOME

2023
422
428
563
991
(355)
0
37
377
1,472
0
224
224
1,248
1,472
181
310
31.30%
56.82%

2023
91.391
1.455
92.846
0
92.846
17.83
38.184
28.755
66.939
43.733
22.550
21.187
4.963
16.224